

B18 (Official Form 18) (12/07)

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 10-32517-KLP  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul A. Cruser  
1762 Shallow Well Road  
Manakin Sabot, VA 23103

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8812

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Paul A. Cruser is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 12, 2015

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Paul A. Cruser  
DebtorCase No. 10-32517-KLP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc  
Form ID: B18Page 1 of 2  
Total Noticed: 46

Date Rcvd: Jan 12, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2015.

db  
9838475 +Paul A. Cruser, 1762 Shallow Well Road, Manakin Sabot, VA 23103-2315  
+Beneficial Virginia Inc., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907

12430759 +Capital One, N.A., POB 12907, Norfolk, VA 23541-0907  
9609483 +Cellar Selections, 1170 Dover Creek Lane, Manakin Sabot, VA 23103-2541  
12578469 Citibank, P O Box 790034, Saint Louis, MO 63179-0034  
9609485 +Citibank Exxon Select Card, PO BOX 688941, Des Moines, IA 50368-8941  
12578471 Citibank/Home Depot, PO Box 790345, Saint Louis, MO 63179-0345  
9609486 +DES, llc, 1390 Broad Street Road, Oilville, VA 23129-2100  
9765119 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907

9609488 +Hoffman Communications, 4301 W Hundred Road, Chester, VA 23831-1959  
9609490 +James White, 2988 Davis Mill Rd, Goochland, VA 23063-2732  
9609491 +James White/Sweetwater LLC, 2988 Davis Mill Road, Goochland, VA 23063-2732  
9609492 Lawrence J. Page, PO BOX 72075, Henrico, VA 23255-2075  
9609493 Metropolitan Meat/ Pascal Weis, 1008 Pennsylvania AVE SE, Washington, DC 20003-2142  
9609494 +Michael Montgomery, 9910 Wagners Way, PO BOX 58, Chesterfield, VA 23832-0001  
9609495 +Ocwen Lending, PO BOX 24737, West Palm Beach, FL 33416-4737  
12578481 Partners Federal Credit Union, PO Box 2980, Henrico, VA 23228-9700  
12578482 +Paypal Credit, PO Box 5138, Timonium, MD 21094-5138  
9609496 +Performance Food Group, Solodar & Solodar, 11504 Allecingie Pkwy, Richmond, VA 23235-4317  
9655550 +Performance Food Group Company, LLC, c/o Solodar & Solodar, Attorneys,  
11504 Allecingie Parkway, Richmond VA 23235-4317

9609497 +Pro Fish Inc, PO Box 362, Califon, NJ 07830-0362  
9609498 +Republic National Distributing, 5401 Eubank Road, Sandston, VA 23150-1943  
9609499 +Verizon, 507 Prudential Road, Horsham, PA 19044-2308  
9609500 +Virginia Department of Taxati, PO BOX 177, Richmond, VA 23218-0177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QHSHAIA.COM Jan 13 2015 02:08:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
8550 Mayland Drive, Richmond, VA 23294-4704

cr +EDI: PRA.COM Jan 13 2015 02:13:00 PRA Receivables Management, LLC, PO Box 12907,  
Norfolk, VA 23541-0907

9609481 +E-mail/Text: bankruptcy@essexbank.com Jan 13 2015 02:12:09 Bank Of Essex,  
100 Broad Street Road, Manakin Sabot, VA 23103-2216

12578467 EDI: TSY2.COM Jan 13 2015 02:08:00 Barclays Bank Delaware, Attn: Customer Support Dep't,  
P.O. Box 8833, Wilmington, DE 19899-8833

9609482 +EDI: HFC.COM Jan 13 2015 02:08:00 Beneficial/hfc, Po Box 3425, Buffalo, NY 14240-3425  
9609484 +EDI: CHASE.COM Jan 13 2015 02:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
9988877 +E-mail/Text: bkr@taxva.com Jan 13 2015 02:17:39 Commonwealth of Virginia,  
Department of Taxation, P.O. Box 2156, Richmond, VA 23218-2156

9779649 EDI: RMSC.COM Jan 13 2015 02:13:00 GE Consumer Finance, For GE Money Bank,  
dba CARE CREDIT/GEMB, PO Box 960061, Orlando FL 32896-0661

9609487 +EDI: RMSC.COM Jan 13 2015 02:13:00 Gemb/care Credit, Po Box 981439,  
El Paso, TX 79998-1439

9609489 +EDI: HFC.COM Jan 13 2015 02:08:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
12578475 EDI: IRS.COM Jan 13 2015 02:08:00 Internal Revenue Service, Centralized Insolvency Ops,  
PO Box 7346, Phila, PA 19101-7346

10093448 EDI: PRA.COM Jan 13 2015 02:13:00 Portfolio Recovery Associates, LLC., PO Box 41067,  
Norfolk, VA 23541

9812788 +EDI: PRA.COM Jan 13 2015 02:13:00 PRA Receivables Management, LLC,  
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067

11754450 +EDI: PRA.COM Jan 13 2015 02:13:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067

12578485 +EDI: PRA.COM Jan 13 2015 02:13:00 PRA Receivables Mgmt, LLC, P.O. Box 41067,  
Norfolk, VA 23541-1067

12578484 +EDI: PRA.COM Jan 13 2015 02:13:00 Portfolio Recovery Assocs, LLC, P.O. Box 41067,  
Norfolk, VA 23541-1067

12578488 EDI: RMSC.COM Jan 13 2015 02:13:00 Synchrony Bank, Attn: Bankruptcy Department,  
P.O. Box 103104, Roswell, GA 30076-9104

12578490 E-mail/Text: bkr@taxva.com Jan 13 2015 02:17:39 Virginia Department of Taxati,  
P.O. Box 2156, Richmond, VA 23218-2156

9609501 EDI: WACHOVIA.COM Jan 13 2015 02:08:00 Wachov/ftu, Po Box 3117,  
Winston Salem, NC 27102-0000

12578492 +EDI: WFFC.COM Jan 13 2015 02:08:00 Wells Fargo Bank, N.A., PO Box 14595,  
Des Moines, IA 50306-3595

12578473 EDI: ECAST.COM Jan 13 2015 02:08:00 eCAST Settlement Corporation, P.O. Box 29262,  
New York, NY 10087-9262

9791077 EDI: ECAST.COM Jan 13 2015 02:08:00 eCAST Settlement Corporation assignee of Chase,  
Bank USA NA successor by merger to, Washington Mutual, POB 29262, New York NY 10087-9262

TOTAL: 22

District/off: 0422-7

User: manleyc  
Form ID: B18

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Jan 12, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
12578466\* +Bank Of Essex, 100 Broad Street Road, Manakin Sabot, VA 23103-2216  
12578468\* +Cellar Selections, 1170 Dover Creek Lane, Manakin Sabot, VA 23103-2541  
12578470\* +Citibank Exxon Select Card, PO BOX 688941, Des Moines, IA 50368-8941  
12578472\* +DES, llc, 1390 Broad Street Road, Oilville, VA 23129-2100  
12578474\* +Hoffman Communications, 4301 W Hundred Road, Chester, VA 23831-1959  
12578476\* +James White/Sweetwater LLC, 2988 Davis Mill Road, Goochland, VA 23063-2732  
12578477\* Lawrence J. Page, PO BOX 72075, Henrico, VA 23255-2075  
12578478\* Metropolitan Meat/ Pascal Weis, 1008 Pennsylvania AVE SE, Washington, DC 20003-2142  
12578479\* +Michael Montgomery, 9910 Wagners Way, PO BOX 58, Chesterfield, VA 23832-0001  
12578480\* +Ocwen Lending, PO BOX 24737, West Palm Beach, FL 33416-4737  
12434709\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)  
12578465\* +Paul A. Cruser, 1762 Shallow Well Road, Manakin Sabot, VA 23103-2315  
12578483\* +Performance Food Group, Solodar & Solodar, 11504 Allegingie Pkwy, Richmond, VA 23235-4317  
12578486\* +Pro Fish Inc, PO Box 362, Califon, NJ 07830-0362  
12578487\* +Republic National Distributing, 5401 Eubank Road, Sandston, VA 23150-1943  
12578489\* +Verizon, 507 Prudential Road, Horsham, PA 19044-2308  
12578491\* ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
(address filed with court: Wachov/ftu, Po Box 3117, Winston Salem, NC 27102)  
TOTALS: 0, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2015 at the address(es) listed below:

Charles H. Krumbein on behalf of Debtor Paul A. Cruser charlesh@krumbein.com,  
mgkecf@krumbein.com,plutzky@gmail.com  
Harry Shaia, Jr harryshaia@spinella.com,  
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com

TOTAL: 2